

STATE OF MINNESOTA  
DEPARTMENT OF COMMERCE

Bulletin 89-3  
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NOTICE TO ALL INSURERS LICENSED TO WRITE  
LIFE AND HEALTH LINES IN MINNESOTA

LONG TERM CARE INSURANCE

In 1989 Minnesota enacted legislation which made two changes in the statute regulating the offer and sale of long term care policies. The following is a summary of the two changes and identification of the dates upon which these changes take effect. IMPORTANT: DO NOT CONSTRUE THIS BULLETIN AS A COMPLETE EXPLANATION OF ALL 1989 LEGISLATIVE CHANGES. YOU ARE RESPONSIBLE FOR REVIEWING THE STATUTES IN THEIR ENTIRETY AND ENSURING THAT YOU ACHIEVE AND MAINTAIN FULL COMPLIANCE.


CHAPTER 330:

Section 18: Amends Minn. Stat. 62A.46 by adding a definition of the terms "homebound" and "house confined." Effective date for this section: June 2, 1989.

Section 19: Amends Minn. Stat. 62A.48 by prohibiting insurers from requiring pre-hospitalization as a condition or criteria for eligibility for receiving long-term care benefits. This section also prohibits insurers from denying benefits for homecare services under a long-term care policy because the insured is NOT HOMEBOUND OR HOUSE CONFINED. Effective date of this Section: August 1, 1989. (It is important to note that this section applies to all policies issued or renewed after August 1, 1989.)

CHAPTER 228:

This chapter extends the Medicare supplement law to long term care policies. Please pay particular attention to new provisions pertaining to suitability and commissions. (See Bulletin 89-6).

  
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MICHAEL A. HATCH  
Commissioner of Commerce